

3 March 1998

Re: NEPA Technical Inquiry 0272 - Floodplain Determination Services

Dear NEPA Call-In User:

This letter is in response to your February 12, 1998 request for information on floodplain determinations. Specifically, you would like to know what services are available, such as contractors, to make floodplain determinations for your office. Currently you either rely on floodplain maps stored at your office, or the U.S. Army Corps of Engineers (COE) to make a determination of whether a property is in a floodplain. You would like an alternative as you are concerned that the maps stored at your office are not current, and it is too time consuming to contact multiple COE offices throughout your region for the information. You would like to know if there is a central location where you can access information about your entire region. Your region, GSA Region 7, includes Arkansas, Louisiana, New Mexico, Oklahoma, and Texas. You estimate that 200-300 determinations are made per year by your region, and would like determinations to be made within one week.

SUMMARY OF FINDINGS

NEPA Call-In identified three contractors who provide floodplain determination services nationwide. If a property is determined to be outside the floodplain, two of the three can also provide information on the proximity of the property to the nearest floodplain. Our detailed findings are provided below.

DETAILED FINDING

NEPA Call-In contacted Ms. Lois Forster, Program Specialist, Mitigation Directorate, Federal Emergency Management Agency (FEMA), (202) 646-2720, for information on services available to make floodplain determinations. Ms. Forster stated the best source of floodplain information and floodplain determinations is to obtain a copy of the Flood Insurance Rate Map (FIRM) and personally make the determination. However, other sources for information include the district ACE office or the local government. When asked for a more centralized source for information, Ms. Forster stated that FEMA does not have a national location where floodplain determinations can be made. The FEMA map service center can provide copies of maps, but cannot make determinations or provide access to maps at their facility. She also stated some, but not all, FEMA regional offices have copies of floodplain maps, and suggested contacting FEMA Region VI. When asked about private contractors, Ms. Forster stated there are map determination companies who make floodplain determinations. Ms. Forster stated these companies basically make "in/out" determinations with respect to whether or not a property is located in a floodplain. She cautioned that this may not provide enough information with regard to implementing Executive Order (EO) 11988, "Floodplain Management," which applies to activities directly or indirectly impacting a floodplain.

We then contacted Mr. Gary Zimmerer, Civil Engineer, Region VI, FEMA, in Texas, (940) 898-5399. FEMA Region VI covers the same states as GSA Region 7. Mr. Zimmerer stated that Region VI does not have FIRMS, but stated they could be ordered from the FEMA Map Service Center, (800)

358-9616. Region VI also does not make floodplain determinations, but refers clients to the local community for determinations.

NEPA Call-In contacted a loan processor with Nations Bank of Texas, (210) 978-5000, for information on contractors who perform floodplain determinations. The representative stated that Nations Bank uses Flood Zone Determination Services, (800) 841-0662, for floodplain determinations nationwide. The representative also suggested we contact the financial services firm, Amresco, (214) 953-7700, for other contractors who perform this service.

We then contacted Mr. Scott Ehrgood, Flood Zone Determination Services, (888) 795-0046, who stated his company can make floodplain determinations in 24 hours or less. They also provide two types of determinations: (1) a one time determination for \$12, which states whether or not the property is in a floodplain; and (2) a "life of loan" determination for \$16, which not only states whether or not the property is in a floodplain, but also provides the customer with updates to the determination if the floodplain is revised during the life of the loan. Mr. Ehrgood stated the "life of loan" service can also be used for the life of a GSA lease. You would need to inform Flood Zone Determination Services of how long you would like to receive updates. Mr. Ehrgood also stated he could provide information on the proximity of a property to the nearest floodplain. He provided an information packet on Flood Zone Determination Services (enclosed).

NEPA Call-In contacted Ms. Brenda Conley, Contracting Department, Amresco, for further information on contractors capable of making floodplain determinations. Ms. Conley stated there are many firms who can make floodplain determinations. These firms generally have digitized the FIRMS, and can make a determination in 24 hours. Ms. Conley provided two contractors who can make floodplain determinations: National Research Center, (800) 344-3386; and Trans America Flood Hazard Certification, (800) 247-3384.

We then contacted Ms. Jackie Murphy, National Research Center, who stated her company can perform floodplain determinations in as little as 24 hours. The service has a 48 hour guarantee and can be accessed two ways. You can either obtain floodplain determinations on-line through their "Flood Sure Program," or by providing property information to National Research Center for manual determination. If you choose to access information on-line, National Research Center will provide you with the start-up disks as well as 10 free determinations. The determinations, either on-line or manual, will state whether or not the property is in a floodplain, and the cost is \$26 per determination. If you use the on-line service, you will not be charged until the 11th determination. National Research Center can also provide information on the proximity of the property to the floodplain. However, you will need to use the manual service to obtain this type of information. The cost for a determination plus the proximity to the nearest floodplain is \$29. Ms. Murphy stated she would provide an information packet on National Research Service. To date, we have not received any information from Ms. Murphy. We will forward any information received from her in a follow-up to this letter.

NEPA Call-In contacted Ms. Karen Tierney, Trans America Flood Hazard Certification, who stated her company can provide floodplain determinations within 24 hours at a cost of \$14.50 per determination. However, Mr. Tierney stated, if the property is not in a floodplain, they could not provide information on the proximity of the property to

the nearest floodplain. Ms. Tierney stated she would provide an information packet, but we have not received it to date. NEPA Call-In will forward any information received from Mr. Tierney in our follow-up letter.

Finally, at your suggestion, NEPA Call-In contacted Environmental Risk Information & Imaging Services (ERIIS), (800) 989-0403. Their representative stated that their sister company, National Research Center, performs floodplain determinations. As stated above, NEPA Call-In contacted National Research Center who can provide the service.

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Sincerely,

(Original Signed)

NEPA Call-In Researcher